



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP  
85 Broad Street- Suite 501  
New York, New York 10004  
bankruptcy@friedmanvartolo.com  
T: (212) 471-5100  
F: (212) 471-5150  
Attorneys for Secured Creditor BSI Financial Services  
as Servicer for US Bank Trust N.A., as Trustee of the  
SCIG Series III Trust

In Re:

Donald L Linden  
Joanne Isidori-Linden

Debtor(s)

Order Filed on October 29,  
2019 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 15-30186

Chapter: 13

Hearing Date:  
September 11, 2019 at 10:00 AM

Hon. Judge:  
Stacey L. Meisel

**ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: October 29, 2019**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
**Honorable Stacey L. Meisel  
United States Bankruptcy Judge**

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Harvey I. Marcus  
Property Involved ("Collateral"): 16 Carpenter Place, Cranford, NJ 07016

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from June 1, 2019 to October 1, 2019.
- The Debtor is overdue for 5 payments at \$3,761.87 per month.
- Less Funds held in debtor(s) suspense \$51.92.

Total Arrearages Due: \$18,757.43

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on November 1, 2019, additional monthly cure payments shall be made in the amount of \$3,126.24 for 6 months.
- Beginning on November 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$3,761.87, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: BSI Financial Services  
314 S. Franklin Street  
P.O. Box 517  
Titusville, PA 16354

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the

payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

## Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Donald L Linden  
Joanne Isidori-Linden  
DebtorsCase No. 15-30186-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db/jdb +Donald L Linden, Joanne Isidori-Linden, 16 Carpenter Pl, Cranford, NJ 07016-2540

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comFrancesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corp  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.comFrancesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation as servicer for  
Toyota Lease Trust NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.comJohn R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.comJonathan C. Schwalb on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC NJ\_ECF\_Notices@mccalla.com

Robert P. Saltzman on behalf of Creditor U.S. Bank National Association, not in its  
individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.orgStuart H. West on behalf of Creditor U.S. Bank National Association, not in its individual  
capacity but solely as trustee for the RMAC Trust, Series 2016-CTT swest@pbslaw.org

TOTAL: 9